



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [TD GROUP US HOLDINGS LLC](#)

City/State [WILMINGTON, DE](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [524,425,339](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TD GROUP US HOLDINGS LLC
251 LITTLE FALLS DRIVE
WILMINGTON, DE 19808

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	6,925,859	7,468,025	8,203,251	7,484,108	6,722,702	-7.26	15.97
Income from lease financing receivables.....	89,862	102,313	98,656	77,717	68,757	-12.17	51.28
Fully taxable income on loans and leases.....	6,776,608	7,302,853	7,951,549	7,228,046	6,521,944	-7.21	16.65
Tax-exempt income on loans and leases.....	239,113	267,485	350,358	333,779	269,515	-10.61	7.68
Estimated tax benefit on income on loans and leases.....	71,000	70,579	62,217	76,398	149,915	0.60	-31.13
Income on loans and leases (tax equivalent).....	7,086,721	7,640,917	8,364,124	7,638,223	6,941,374	-7.25	15.52
Investment interest income (tax equivalent).....	1,497,162	1,904,629	3,341,665	3,047,367	2,007,463	-21.39	-6.03
Interest on balances due from depository institutions.....	83,166	101,626	243,179	250,376	204,286	-18.16	-25.32
Interest income on other earning assets.....	333,407	612,113	1,440,504	1,429,205	865,177	-45.53	-32.98
Total interest income (tax equivalent).....	9,000,456	10,259,285	13,389,472	12,365,171	10,018,300	-12.27	7.96
Interest on time deposits of \$250K or more	13,711	32,057	64,731	45,998	33,188	-57.23	
Interest on time deposits < \$250K.....	5,312	31,891	68,625	31,567	17,066	-83.34	
Interest on foreign office deposits	0	0	0	0	0		-100.00
Interest on other deposits	225,133	970,349	2,863,905	2,479,632	1,431,794	-76.80	-67.62
Interest on other borrowings and trading liabilities.....	509,090	561,720	1,491,842	1,452,106	916,492	-9.37	3.40
Interest on subordinated debt and mandatory convertible securities	2,926	2,926	2,926	2,926	11,328	0.00	-79.91
Total interest expense.....	756,172	1,598,943	4,492,029	4,012,229	2,409,868	-52.71	-39.74
Net interest income (tax equivalent).....	8,244,284	8,660,342	8,897,443	8,352,942	7,608,432	-4.80	16.41
Non-interest income.....	3,482,979	4,584,121	3,412,563	3,270,053	3,110,424	-24.02	60.15
Adjusted operating income (tax equivalent)	11,727,263	13,244,463	12,310,006	11,622,995	10,718,856	-11.46	26.69
Overhead expense.....	7,664,045	6,810,136	6,813,581	6,691,231	6,539,999	12.54	21.95
Provision for credit losses.....	-316,852	2,667,324	1,260,298	1,127,359	912,786		
Securities gains (losses)	2,115	5,744	-7,628	56,168	42,070	-63.18	-39.48
Other tax equivalent adjustments	1,100	2	1	0	1	54900.00	
Pretax net operating income (tax equivalent).....	4,423,456	3,787,935	4,344,716	3,860,610	3,308,142	16.78	108.11
Applicable income taxes	444,189	-246,298	418,830	334,096	763,741		66.02
Tax equivalent adjustments	72,102	70,584	62,221	76,402	149,933	2.15	-29.88
Applicable income taxes (tax equivalent).....	516,291	-175,714	481,051	410,498	913,674		39.40
Minority interest	0	0	0	0	33,767		-100.00
Net income before discontinued operations, net of minority interest	3,907,165	3,963,649	3,863,665	3,450,112	2,360,701	-1.43	126.73
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	3,907,165	3,963,649	3,863,665	3,450,112	2,360,701	-1.43	126.73
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	3,907,165	3,963,649	3,863,665	3,450,112	2,394,468	-1.43	122.61
Investment securities income (tax equivalent).....	1,497,162	1,904,629	3,341,665	3,047,367	2,007,463	-21.39	-6.03
US Treasury and agency securities (excluding mortgage-backed securities)	93,677	99,743	457,764	429,853	289,455	-6.08	-32.23
Mortgage-backed securities	817,128	988,471	1,268,875	1,145,039	903,423	-17.33	-9.05
All other securities	586,357	816,415	1,615,026	1,472,475	814,585	-28.18	5.35
Cash dividends declared.....	500,000	500,000	500,000	250,000	199,623	0.00	
Common	500,000	500,000	500,000	250,000	199,623	0.00	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	25,224,499	21,544,762	15,551,668	14,738,692	13,181,637	17.08	82.11
NOW, ATS and transaction accounts	25,980,506	21,021,488	14,327,078	11,818,722	11,404,959	23.59	124.28
Time deposits less brokered deposits < \$250K	1,668,537	-139,494,942	-103,002,263	-100,330,294	-91,580,196		
MMDA and other savings accounts	338,517,231	326,536,764	247,293,955	238,419,402	233,743,861	3.67	57.42
Other non-interest-bearing deposits					0		
Core deposits	391,390,773	229,608,072	174,170,438	164,646,522	166,750,261	70.46	93.28
Time deposits of \$250K or more	1,290,414	1,776,900	3,026,994	2,926,143	2,604,799	-27.38	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	43,531,338	51,309,080	45,731,934	42,423,103	43,081,667	-15.16	79.31
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	3,004,264	3,504,481	3,841,149	2,376,549	3,172,509	-14.27	-77.02
Other borrowings w/remaining maturity of 1 year or less	5,074,175	3,496,188	7,643,805	5,504,840	4,969,920	45.13	1121.72
Other borrowings w/remaining maturity over 1 year	10,384,161	3,089,096	99,046	3,114,535	3,113,441	236.16	229.45
Brokered deposits < \$250K	1,245,632	142,927,803	107,634,294	104,888,380	94,758,074	-99.13	
Noncore funding	64,529,984	206,103,548	167,977,222	161,233,550	151,700,410	-68.69	-23.98
Trading liabilities	6,141,208	6,225,230	6,043,096	8,921,420	9,177,012	-1.35	-46.80
Subordinated notes and debentures + trust preferred securities	26,300	26,300	26,300	26,300	26,300	0.00	-88.43
Other liabilities	7,221,011	6,573,068	7,345,540	4,921,119	5,297,533	9.86	43.14
Total liabilities	469,309,276	448,536,218	355,562,596	339,748,911	332,951,516	4.63	54.28
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	30,917,895	30,917,895	30,917,895	30,917,895	30,917,895	0.00	24.78
Common surplus	2,619,128	2,619,128	2,619,128	2,619,128	2,619,128	0.00	0.29
Retained earnings	27,957,403	24,550,238	21,086,589	17,807,310	14,589,483	13.88	138.76
Accumulated other comprehensive income	-328,363	2,453,750	168,454	-594,722		-170,784	
Other equity capital components	-6,050,000	-1,750,000	-1,750,000	-750,000	0		
Total holding company equity capital	55,116,063	58,791,011	53,042,066	49,999,611	47,955,722	-6.25	40.46
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	55,116,063	58,791,011	53,042,066	49,999,611	47,955,722	-6.25	38.72
Total liabilities and capital	524,425,339	507,327,229	408,604,662	389,748,522	380,907,238	3.37	52.48
Memoranda							
Non-interest-bearing deposits	69,117,936	57,702,226	41,445,546	40,606,021	41,689,589	19.78	74.02
Interest-bearing deposits	324,808,883	316,610,549	243,386,180	231,855,024	222,423,545	2.59	57.10
Total deposits	393,926,819	374,312,775	284,831,726	272,461,045	264,113,134	5.24	59.83
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	58,791,011	53,042,066	49,999,611	47,955,722	39,239,827		
Accounting restatements	0	0	-84,386	14,429	0		
Net income	3,907,165	3,963,649	3,863,665	3,450,112	2,360,701		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	1,500,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	4,300,000	0	1,000,000	750,000	0		
Changes incident to business combinations	0	0	0	0	5,228,764		
Less: Dividends declared	500,000	500,000	500,000	250,000	199,623		
Change in other comprehensive income	-2,782,113	2,285,296	763,176	-420,652	-274,992		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	101,045		
Holding company equity capital, ending balance	55,116,063	58,791,011	53,042,066	49,999,611	47,955,722		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	12.42	36.25	12	13.25	36.22	15	15.73	37.78	19	15.54	37.19	18	15.62	35.54	19
Commercial and industrial loans	5.93	10.76	22	7.40	13.52	17	8.15	12.02	30	8.64	12.85	31	8.75	12.62	33
Loans to individuals	7.28	3.36	82	7.69	3.40	82	9.93	4.20	80	9.59	4.31	82	9.59	4.47	81
Loans to depository institutions and acceptances of other banks.....	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	55
Agricultural loans.....	0.02	0.18	41	0.03	0.19	47	0.04	0.24	48	0.04	0.30	52	0.04	0.21	52
Other loans and leases.....	6.42	4.47	70	5.94	4.63	65	6.34	5.01	65	6.47	5	63	6.50	5.10	64
Net loans and leases.....	31.51	58.67	7	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11	39.98	62.73	12
Debt securities over 1 year.....	29.17	19.46	77	17.79	15.55	63	20.91	14.60	85	23.29	14.63	88	22.12	14.83	86
Mutual funds and equity securities.....	0.02	0.06	46	0.02	0.05	45	0.01	0.06	42	0	0.06	34	0	0.06	27
Subtotal	60.71	79.22	6	51.36	78.16	9	60.56	79.65	13	63.04	79.97	12	62.10	79.31	13
Interest-bearing bank balances	10.39	8.50	62	12.87	7.51	84	2.88	3.06	58	3.95	3.04	67	5.16	3.46	73
Federal funds sold and reverse repos	8.17	0.54	94	10.21	0.82	91	12.91	1.57	90	9.92	1.66	88	11.24	1.81	88
Debt securities 1 year or less	11.19	1.56	97	15.52	1.68	97	11.14	1.91	96	8.75	1.96	93	8.62	1.86	93
Trading assets	1.70	0.49	89	2.23	1.01	87	2.96	1.19	83	4.60	1.33	84	3.65	1.34	83
Total earning assets.....	92.16	91.77	53	92.19	91.05	61	90.44	89.53	63	90.25	89.74	57	90.77	89.84	62
Non-interest cash and due from depository institutions.....	0.70	0.82	38	0.65	1.07	19	0.76	1.14	22	0.75	1.21	17	0.62	1.22	14
Other real estate owned.....	0	0.01	38	0.01	0.02	37	0.01	0.03	37	0.01	0.04	30	0.02	0.05	33
All other assets.....	7.14	7.35	48	7.16	7.82	40	8.79	9.27	44	9	8.98	51	8.61	8.86	47
Memoranda															
Short-term investments	29.75	11.47	92	38.60	11.17	95	26.93	7.63	90	22.62	7.80	88	25.02	8.69	87
U.S. Treasury securities.....	13.68	1.47	97	8.42	0.84	96	4.80	1.03	89	4.99	1.04	91	5.14	1.02	90
US agency securities (excluding mortgage-backed securities)	0.16	0.82	39	0.18	0.63	44	0.80	0.54	69	0.91	0.69	70	0.94	0.75	66
Municipal securities	0	1.73	12	0	1.69	17	0	1.34	15	0	1.62	15	0	1.60	12
Mortgage-backed securities	13.12	14.14	48	12.85	11.75	55	12.95	11.44	60	11.56	11.13	55	11.46	11.06	54
Asset-backed securities.....	6.90	0.50	97	5.72	0.32	96	8.78	0.28	99	9.13	0.33	98	7.78	0.30	98
Other debt securities	6.51	0.53	96	6.13	0.42	96	4.71	0.39	95	5.46	0.41	94	5.42	0.38	94
Loans held-for-sale.....	0.05	0.55	34	0.09	0.52	28	0.04	0.39	26	0.02	0.30	27	0.04	0.33	26
Loans held for investment	32.03	58.06	8	34.21	61.72	10	40.14	63.50	11	40.26	63.93	11	40.46	62.63	12
Real estate loans secured by 1–4 family	7.12	11.46	32	7.44	11.91	32	8.82	13.29	30	8.58	13.46	28	8.44	13.44	33
Revolving	1.17	1.42	54	1.38	1.66	51	1.84	2.07	51	2.08	2.27	52	2.22	2.40	49
Closed-end, secured by first liens	5.88	9.67	32	5.98	9.81	31	6.84	10.69	30	6.35	10.57	30	6.05	10.35	30
Closed-end, secured by junior liens	0.07	0.17	38	0.09	0.22	37	0.14	0.28	42	0.16	0.31	41	0.16	0.34	40
Commercial real estate loans	5.30	22.69	12	5.80	22.22	14	6.90	22.23	19	6.95	21.58	19	7.17	19.88	21
Construction and land development	0.54	3.34	16	0.60	3.40	19	0.59	3.44	19	0.57	3.51	18	0.68	3.25	21
Multifamily	0.90	3.57	22	0.94	3.12	22	1.10	3.01	27	0.98	2.72	31	0.93	2.54	31
Nonfarm nonresidential	3.87	14.57	13	4.26	14.72	17	5.22	14.69	22	5.40	14.44	22	5.56	13.30	26
Real estate loans secured by farmland	0	0.30	21	0	0.33	22	0	0.36	26	0.01	0.41	29	0.01	0.32	33

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	346,547,793	334,407,507	300,262,532	322,276,831	253,965,772
Interest rate contracts	332,795,605	323,566,870	296,113,033	317,914,702	246,161,157
Foreign exchange contracts.....	13,746,093	10,834,184	4,131,425	4,328,762	7,799,086
Equity, commodity, and other contracts	6,095	6,453	18,074	33,367	5,529
Derivatives Position					
Futures and forwards	30,682,377	74,642,979	60,225,526	106,089,914	61,616,093
Written options	401,047	1,796,064	218,444	5,134,184	1,176,103
Exchange-traded.....	0	300,000	0	5,000,000	1,000,000
Over-the-counter.....	401,047	1,496,064	218,444	134,184	176,103
Purchased options	968,265	849,717	307,540	5,748,247	3,349,302
Exchange-traded.....	90,240	300,000	0	5,530,000	3,000,000
Over-the-counter.....	878,025	549,717	307,540	218,247	349,302
Swaps	314,496,104	257,118,747	239,511,022	205,304,486	187,824,274
Held for trading.....	27,545,809	72,519,545	57,891,601	114,762,285	60,809,300
Interest rate contracts	27,545,224	72,519,545	57,879,792	114,735,558	60,809,300
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	585	0	11,809	26,727	0
Non-traded.....	319,001,984	261,887,962	242,370,931	207,514,546	193,156,472
Interest rate contracts	305,250,381	251,047,325	238,233,241	203,179,144	185,351,857
Foreign exchange contracts.....	13,746,093	10,834,184	4,131,425	4,328,762	7,799,086
Equity, commodity, and other contracts	5,510	6,453	6,265	6,640	5,529
Derivative contracts (excluding futures and FX 14 days or less)	346,146,745	332,611,442	300,044,087	317,373,168	253,181,934
One year or less	345,097,792	330,839,607	294,070,018	306,365,415	77,554,901
Over 1 year to 5 years	641,499	1,127,994	5,200,627	9,898,050	155,253,736
Over 5 years	407,454	643,841	773,442	1,109,703	20,373,297
Gross negative fair value (absolute value)	3,237,179	4,080,212	1,767,760	1,540,583	1,411,925
Gross positive fair value.....	3,123,231	3,813,285	1,573,739	1,736,070	1,669,847
Held for trading.....	9,092	9,243	3,689	5,884	5,338
Non-traded.....	3,114,139	3,804,042	1,570,050	1,730,186	1,664,509
Current credit exposure on risk-based capital derivative contracts	196,749	137,392	160,528	453,874	1,664,509
Credit losses on derivative contracts	103	262	7	-64	-73
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	6	0	0	86
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	96.03	94.17	32	96.76	94.10	36	98.62	93.44	41	98.65	92.91	46	96.93	92.20	46
Foreign exchange contracts	3.97	3.47	73	3.24	3.49	70	1.38	3.20	65	1.34	3.39	63	3.07	3.53	68
Equity, commodity, and other contracts	0	1.14	69	0	1.17	65	0.01	1.64	63	0.01	1.93	62	0	1.94	58
Futures and forwards	8.85	11.16	59	22.32	14.05	71	20.06	13.49	70	32.92	12.78	82	24.26	13.23	76
Written options	0.12	6.28	16	0.54	8.18	17	0.07	5.91	15	1.59	6.60	33	0.46	6.68	20
Exchange-traded	0	0.12	42	0.09	0.14	83	0	0.15	42	1.55	0.23	89	0.39	0.27	84
Over-the-counter	0.12	5.96	16	0.45	7.73	18	0.07	5.10	16	0.04	5.49	17	0.07	5.27	16
Purchased options	0.28	3.27	46	0.25	3.42	44	0.10	4.42	41	1.78	4.19	52	1.32	4.73	43
Exchange-traded	0.03	0.12	83	0.09	0.15	83	0	0.28	39	1.72	0.32	87	1.18	0.33	85
Over-the-counter	0.25	2.87	47	0.16	2.86	44	0.10	3.35	43	0.07	3.20	45	0.14	3.32	41
Swaps	90.75	74.26	61	76.89	68.76	50	79.77	69.75	49	63.70	70.34	33	73.96	68.94	44
Held for trading	7.95	40.42	45	21.69	43.53	41	19.28	44.16	41	35.61	46.31	43	23.94	46.32	41
Interest rate contracts	7.95	34.15	46	21.69	36.62	44	19.28	37.24	43	35.60	38.40	48	23.94	37.84	46
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	79	0	0.68	38	0	0.83	75	0.01	1.14	73	0	1.01	35
Non-traded	92.05	59.58	54	78.31	56.47	58	80.72	55.84	58	64.39	53.69	56	76.06	53.68	58
Interest rate contracts	88.08	56.71	60	75.07	53.82	62	79.34	52.22	65	63.04	50.60	58	72.98	51.23	63
Foreign exchange contracts	3.97	0.40	91	3.24	0.46	90	1.38	0.34	87	1.34	0.57	87	3.07	0.60	87
Equity, commodity, and other contracts	0	0.09	78	0	0.10	76	0	0.13	79	0	0.16	79	0	0.21	74
Derivative contracts (excluding futures and forex 14 days or less)	99.88	92.53	71	99.46	91.48	69	99.93	93.86	70	98.48	94.47	58	99.69	95.63	68
One year or less	99.58	27.56	96	98.93	32.05	92	97.94	32.17	90	95.06	32.51	90	30.54	31.96	64
Over 1 year to 5 years	0.19	27.01	10	0.34	27.06	7	1.73	30.45	13	3.07	31.16	12	61.13	31.85	89
Over 5 years	0.12	29.89	12	0.19	29.56	10	0.26	28.09	12	0.34	28.71	11	8.02	29.43	24
Gross negative fair value (absolute value)	0.93	0.98	49	1.22	1.55	49	0.59	0.83	45	0.48	0.72	33	0.56	0.69	36
Gross positive fair value	0.90	1.34	26	1.14	2.23	19	0.52	1.19	20	0.54	0.85	27	0.66	0.71	44
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.04	85	0.10	0.07	82	0.05	0.06	79	0.05	0.06	79	0.04	0.06	77
Gross positive fair value (X)	0.08	0.05	80	0.10	0.09	67	0.04	0.07	65	0.05	0.06	79	0.05	0.06	78
Held for trading (X)	0	0.04	46	0	0.07	41	0	0.06	37	0	0.05	40	0	0.05	39
Non-traded (X)	0.08	0.01	95	0.10	0.02	94	0.04	0.01	93	0.05	0.01	97	0.05	0.01	97
Current credit exposure (X)	0.01	0.04	26	0	0.06	20	0	0.05	28	0.01	0.04	59	0.05	0.04	81
Credit losses on derivative contracts	0	0	87	0	0	85	0	0	89	0	0	5	0	0	6
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	92	0	0	47	0	0	47	0	0	96
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.09	0.46	28	0.06	0.85	23	0.07	0.73	29	0.22	0.53	61	0.83	0.53	82

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017			
Change: Allowance for Loan and Lease Losses excluding ATTR												
Beginning balance		3,794,724		2,235,470		2,105,134		1,976,924		1,867,763		
Gross losses		897,406		1,397,867		1,458,521		1,275,526		1,077,241		
Write-downs, transfers to loans held-for-sale.....		0		0		0		0		0		
Recoveries.....		368,437		288,629		326,409		284,626		273,668		
Net losses.....		528,969		1,109,238		1,132,112		990,900		803,573		
Provision for loan and lease losses		-316,852		2,667,324		1,260,298		1,127,359		912,786		
Adjustments.....		0		1,168		2,150		-8,249		-52		
Ending balance		2,948,903		3,794,724		2,235,470		2,105,134		1,976,924		
Memo: Allocated transfer risk reserve (ATTR).....		0		0		0		0		0		
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.06	-0.09	53	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84
Provision for loan and lease losses / Average loans and leases.....	-0.19	-0.16	41	1.54	0.82	87	0.79	0.24	92	0.74	0.24	92
Provision for loan and lease losses / Net loan and lease losses.....	-59.90	-105.48	52	240.46	487.86	31	111.32	130.58	49	113.77	134.68	53
Allowance for loan and lease losses / Total loans and leases not held for sale..	1.76	1.23	87	2.19	1.58	80	1.36	0.83	88	1.34	0.90	85
Allowance for loan and lease losses / Total loans and leases.....	1.75	1.20	87	2.18	1.55	82	1.36	0.81	88	1.34	0.89	86
Allowance for loan and lease losses / Net loans and leases losses (X).....	5.57	21.39	21	3.42	11.58	15	1.97	8.03	15	2.12	7.54	14
Allowance for loan and lease losses / Nonaccrual assets	332.02	364.13	62	329.97	299.17	66	188.53	218.72	62	146.32	214.03	40
ALLL / 90+ days past due + nonaccrual loans and leases.....	224.98	287.08	48	266.45	244.34	65	143.55	151.73	57	121.09	160.51	46
Gross loan and lease losses / Average loans and leases	0.53	0.19	93	0.81	0.34	89	0.91	0.28	90	0.84	0.30	90
Recoveries / Average loans and leases	0.22	0.08	92	0.17	0.07	90	0.20	0.08	91	0.19	0.09	89
Net losses / Average loans and leases	0.31	0.11	92	0.64	0.27	89	0.71	0.21	90	0.65	0.22	90
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	26.36	34.67	45	19.79	33.98	27	25.59	36.22	39	26.42	41.30	38
Earnings coverage of net loan and lease losses (X).....	7.63	39.72	22	5.76	22.91	27	4.90	24.40	22	4.96	21.75	21
Net Loan and Lease Losses By Type												
Real estate loans	-0.02	0.02	20	0.01	0.04	34	0.03	0.01	69	0.03	0.02	68
Real estate loans secured by 1-4 family.....	-0.03	-0.02	29	0	0.01	36	0.03	0.01	74	0.06	0.01	80
Revolving	-0.06	-0.07	32	-0.01	0.01	39	0.06	0.02	70	0.12	0.03	80
Closed-end.....	-0.03	-0.01	26	0	0	40	0.02	0	76	0.04	0.01	80
Commercial real estate loans	0	0.04	39	0.03	0.07	48	0.02	0.01	69	-0.01	0.01	28
Construction and land development.....	-0.04	0	16	0.01	0	72	0	-0.01	75	-0.11	-0.03	14
1-4 family.....	0.01	0	93	0	0	59	-0.01	0	15	0	-0.01	91
Other	-0.06	0	11	0.01	0	75	0.01	-0.01	83	-0.12	-0.02	9
Multifamily.....	0.01	0.01	78	-0.01	0	11	0	0	16	0	0	25
Nonfarm nonresidential	0.01	0.05	44	0.04	0.11	48	0.03	0.02	69	0	0.02	45
Owner-occupied.....	0	0.01	70	0.01	0.02	60	0.01	0.01	73	-0.02	0.01	7
Other.....	0	0.04	48	0.03	0.08	53	0.02	0.01	76	0.02	0.01	74
Real estate loans secured by farmland.....	-0.45	0	2	-2.16	0.02	0	0	0.01	48	-0.03	0	14
Commercial and industrial loans	0.21	0.17	63	0.31	0.47	46	0.17	0.37	34	0.03	0.31	15
Loans to individuals	1.18	0.71	79	2.27	1.13	81	2.30	1.17	83	2.29	1.16	83
Credit card loans	2.23	1.84	70	4.50	2.92	83	4.51	3.11	78	4.35	2.92	80
Agricultural loans.....	0.05	0.02	81	0.03	0.19	62	-0.01	0.08	11	-0.03	0.15	12
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases.....	0.07	0.10	66	0.33	0.15	77	0.48	0.15	87	0.42	0.14	86

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		1,678,817		1,896,569		1,126,197		962,574							
90+ days past due loans and leases		422,568		274,149		371,574		299,755							
Nonaccrual loans and leases.....		888,157		1,150,005		1,185,754		1,438,673							
Total past due and nonaccrual loans and leases.....		2,989,542		3,320,723		2,683,525		2,701,002							
Restructured 30–89 days past due		16,245		16,137		26,495		24,434							
Restructured 90+ days past due		10,208		5,863		16,730		11,916							
Restructured nonaccrual		318,067		394,342		402,203		662,294							
Total restructured loans and leases		344,520		416,342		445,428		698,644							
30–89 days past due loans held for sale		0		0		0		99							
90+ days past due loans held for sale.....		0		0		0		0							
Nonaccrual loans held for sale		0		0		0		7,063							
Total past due and nonaccrual loans held for sale.....		0		0		0		7,162							
Restructured loans and leases in compliance		264,658		321,436		365,359		149,892							
Other real estate owned.....		15,215		37,869		50,626		45,388							
Other Assets															
30–89 days past due		0		0		0		0							
90+ days past due		0		0		0		0							
Nonaccrual.....		0		0		0		0							
Total other assets past due and nonaccrual.....		0		0		0		0							
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases.....	1	0.32	93	1.09	0.39	92	0.69	0.43	80	0.61	0.44	78	0.63	0.47	78
90+ days past due loans and leases	0.25	0.10	83	0.16	0.12	74	0.23	0.15	77	0.19	0.17	71	0.21	0.20	70
Nonaccrual loans and leases.....	0.53	0.46	67	0.66	0.66	55	0.72	0.51	74	0.92	0.54	86	1.01	0.63	84
90+ days past due and nonaccrual loans and leases.....	0.78	0.62	71	0.82	0.85	56	0.95	0.71	75	1.11	0.75	78	1.22	0.88	76
30–89 days past due restructured.....	0.01	0.01	75	0.01	0.01	64	0.02	0.01	69	0.02	0.02	65	0.01	0.02	61
90+ days past due restructured	0.01	0	82	0	0.01	75	0.01	0.01	82	0.01	0.01	78	0.01	0.01	77
Nonaccrual restructured.....	0.19	0.10	78	0.23	0.13	81	0.24	0.14	76	0.42	0.16	91	0.40	0.20	83
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	76	0	0	79
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	84	0	0	77
Percent of Loans and Leases and Other Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual	1	0.32	93	1.09	0.40	91	0.69	0.43	80	0.61	0.44	78	0.63	0.47	78
30–89 days past due assets	0.25	0.10	83	0.16	0.12	74	0.23	0.15	77	0.19	0.18	71	0.21	0.20	70
90+ days past due assets	0.53	0.47	67	0.66	0.67	54	0.72	0.53	74	0.92	0.57	84	1.01	0.64	82
30+ days past due and nonaccrual assets	1.78	0.97	86	1.91	1.29	79	1.63	1.19	76	1.72	1.26	78	1.85	1.39	73
Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
90+ days past due and nonaccrual assets	0.25	0.36	37	0.28	0.52	27	0.38	0.44	50	0.45	0.48	52	0.49	0.54	44
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.37	31	0.29	0.55	27	0.39	0.48	47	0.46	0.52	44	0.51	0.59	42
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Total assets	0.23	0.41	28	0.30	0.60	24	0.40	0.53	38	0.43	0.60	34	0.47	0.72	24
Allowance for loan and lease losses	40.51	62.64	32	40.35	66.66	27	73.58	115.41	30	79.34	118.28	36	90.49	129.01	34
Equity capital + allowance for loan and lease losses	2.06	3.60	28	2.45	4.97	24	2.98	4.28	38	3.21	4.79	34	3.58	5.78	23
Tier 1 capital + allowance for loan and lease losses	2.86	4.30	35	3.51	6.05	26	4.31	5.65	43	4.66	6.16	36	5.26	7.35	32
Loans and leases + other real estate owned	0.71	0.71	58	0.88	0.97	47	1	0.85	65	1.06	0.96	59	1.16	1.15	54

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.39	0.26	76	0.96	0.39	89	0.34	0.38	53	0.31	0.42	42	0.37	0.44	49
	90+ days past due		0.25	0.12	83	0.14	0.16	75	0.14	0.16	72	0.05	0.22	52	0.08	0.26	57
	Nonaccrual.....		0.93	0.52	82	1.12	0.76	80	1.16	0.46	92	1.91	0.57	94	2.08	0.69	93
Commercial and industrial	30–89 days past due		1.68	0.24	97	0.87	0.23	92	0.31	0.31	62	0.19	0.30	41	0.24	0.32	46
	90+ days past due		0.38	0.04	94	0.01	0.03	53	0.01	0.05	45	0.01	0.05	47	0.04	0.05	64
	Nonaccrual.....		0.33	0.57	38	0.43	0.75	32	0.58	0.83	41	0.24	0.76	21	0.24	0.93	19
Individuals	30–89 days past due		1.12	0.63	77	1.41	0.83	82	1.80	0.83	87	1.81	0.84	88	1.64	0.97	82
	90+ days past due		0.34	0.09	88	0.45	0.14	85	0.69	0.17	88	0.71	0.16	91	0.64	0.19	87
	Nonaccrual.....		0.41	0.17	85	0.51	0.28	79	0.52	0.17	88	0.48	0.23	79	0.59	0.24	84
Depository institution loans	30–89 days past due			0.01			0			0			0		0	0	46
	90+ days past due			0			0			0			0		0	0.05	44
	Nonaccrual.....			0			0			0			0		0	0	47
Agricultural	30–89 days past due		1.62	0.07	96	0.43	0.17	81	0.02	0.24	55	0.06	0.17	61	0	0.17	25
	90+ days past due		0.18	0	94	0.02	0	93	0.03	0	90	0.01	0	90	0.03	0	88
	Nonaccrual.....		0.25	0.70	70	0.04	0.49	51	0.06	0.67	48	0	0.75	46	0.07	0.96	41
Foreign governments	30–89 days past due		7.44	0.50	93	0	0	50	0	0.07	47	0	0.01	46	0	0	50
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.15	43	0	0.09	46	0	0.03	44	0	0.06	42	0	0.06	46
Other loans and leases	30–89 days past due		1.37	0.12	96	1.26	0.18	93	0.29	0.20	69	0.13	0.17	61	0.32	0.20	75
	90+ days past due		0.03	0.01	90	0	0.01	33	0	0.01	30	0	0.01	31	0.11	0.02	89
	Nonaccrual.....		0.07	0.09	66	0.13	0.15	64	0.14	0.13	68	0.07	0.14	57	0.11	0.10	62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	27,487,023	31,787,023	31,787,023	32,787,023	33,537,023										
Retained earnings	27,957,403	24,550,238	21,086,589	17,807,310	14,589,483										
Accumulated other comprehensive income (AOCI)	-328,363	2,453,750	168,454	-594,722	-175,719										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	55,116,063	58,791,011	53,042,066	49,999,611	47,950,787										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	16,623,472	16,431,759	15,584,227	15,755,991	15,614,318										
Accumulated other comprehensive income-related adjustments	-328,363	2,453,750	428,112	-332,628	-195,462										
Other deductions from common equity tier 1 capital	6,102	405	729	2,207	487										
Subtotal:	38,814,852	39,905,097	37,028,998	34,574,041	32,531,444										
Adjustments and deductions for common equity tier 1 capital	7,303	10,620	1,112,842	828,911	472,970										
Common equity tier 1 capital	38,807,549	39,894,477	35,916,156	33,745,130	32,058,474										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	7,303	10,620	9,869	3,201	15,074										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	38,807,549	39,894,477	35,916,156	33,745,130	32,058,474										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	2,833,596	2,853,790	2,357,586	2,208,254	2,083,202										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	2,833,596	2,853,790	2,357,586	2,208,254	2,083,202										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,833,596	2,853,790	2,357,586	2,208,254	2,083,202										
Exited advanced approach tier 2 capital															
Total capital	41,641,145	42,748,267	38,273,742	35,953,384	34,141,676										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	518,329,429	494,316,665	397,573,719	382,915,011	378,575,193										
Less: Deductions from common equity tier 1 capital	16,630,775	16,442,380	16,697,069	16,584,902	16,087,166										
Less: Other deductions	815,180	-871,233	87,867	209,615	199,356										
Total assets for leverage ratio	500,883,474	478,745,518	380,788,783	366,120,494	362,288,671										
Total risk-weighted assets	229,481,053	234,224,137	221,640,924	207,637,837	200,706,268										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	16.91	12.37	90	17.03	12.35	90	16.20	12.11	87	16.25	12.09	87	15.97	12.16	86
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	16.91	13.11	89	17.03	13.08	89	16.20	12.78	86	16.25	12.85	84	15.97	12.95	83
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	18.15	14.91	87	18.25	15.23	86	17.27	14.36	84	17.32	14.45	84	17.01	14.63	80
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.75	8.98	20	8.33	9.13	29	9.43	9.76	46	9.22	9.71	39	8.85	9.53	28
Supplementary leverage ratio, advanced approaches HCs	7.07	6.71	68	9.49	8.72	68	8.45	7.41	77	8.27	7.31	77	7.84	6.58	73

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year
Insurance Activities							
Total insurance underwriting assets.....	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets.....	0	0	0	0	0	0	
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity.....	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H).....	0	0	0	0	0	0	
Insurance activities revenue.....	45	45	-13	701	1,227	0.00	-96.24
Other insurance activities income	45	45	-13	701	1,227	0.00	-96.24
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting.....	0	0	0	0	0	0	
Other insurance underwriting.....	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries.....	0	0	0	0	0	0	
Life insurance assets.....	1,754,677	1,729,649	1,707,359	1,691,824	1,664,964	1.45	7.09

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets.....	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets.....	53.11			53.67			51.47			56.12			52.23		
Insurance underwriting assets (L/H) / Total insurance underwriting assets.....	46.89			46.33			48.53			43.88			47.77		
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52		
Insurance activities revenue / Adjusted operating income.....	0	0.36	24	0	0.41	24	0	0.47	0	0.01	0.47	26	0.01	0.55	27
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32		0	4.86	37	0	4.64	36
Credit related premium income / Total premium income.....	32.99			38.23			34.91			44.54			43.04		
Other premium income / Total premium income.....	67.01			61.77			65.09			55.46			56.96		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C).....	23.22			15.59			19.86			15.64			5.74		
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99		
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.20	12	21	3.96	11.03	24	4.48	11.51	26	4.72	10.22	27	4.89	9.84	31
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		58,835,682			66,173,175			65,841,542			58,849,511			57,363,162	
Net assets of broker-dealer subsidiaries / Consolidated assets	11.22	0.46	93	13.04	0.75	92	16.11	1.39	90	15.10	1.79	89	15.06	1.54	90

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	5,047,810	5,980,137	6,501,090	6,888,938	5,730,203
Real estate loans.....	398,643	406,076	425,331	416,316	380,767
Commercial and industrial loans	4,434,612	5,355,676	5,877,151	6,322,471	5,183,552
Loans to depository institutions and other banks acceptances	0	0	0	0	1,094
Loans to foreign governments and institutions	214,555	218,385	198,608	150,151	164,790
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	31,935,491	29,357,056	17,871,368	19,779,626	19,047,245
Interest-bearing bank balances	302,094	228,079	154,512	137,999	113,083
Total selected foreign assets	37,285,395	35,565,272	24,526,970	26,806,563	24,890,531
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases.....	-15.59	6.83	24	-8.01	-2.40	41	-5.63	22.48	40	20.22	7.24	70	-34.07	21.19	18
Total selected assets.....	4.84	9.48	62	45	2.04	89	-8.50	12.40	30	7.70	3.24	62	3.31	21.86	53
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		143	300	447	581	794	-52.33	-86.16
1–4 family residential loans		143	300	447	581	794	-52.33	-86.16
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		18.53	17.69	17.37	16.15	15.34		
Home equity lines		3.65	4.01	4.59	5.16	5.49		
Credit card receivables.....		8.06	7.74	9.21	9.07	8.52		
Auto loans and other consumer loans.....		14.61	14.62	15.43	14.66	15.09		
Commercial and industrial loans		18.50	21.57	20.28	21.46	21.60		
All other loans and leases.....		36.65	34.37	33.13	33.51	33.95		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		
1–4 family residential loans.....	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0.06		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	73	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	73	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	73	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	16.33	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	16.33	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	16.33	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.23	0.24	0.17	0.14	0.20
Home equity lines	0.54	0.33	0.47	0.31	0.48
Credit card receivables	1.14	1.27	1.74	1.91	1.77
Commercial and industrial loans	1.68	0.87	0.31	0.19	0.24
All other loans and leases	1.04	1.53	0.84	0.75	0.77
Total managed loans past due 30–89 days	1	1.09	0.69	0.61	0.63
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.40	0.21	0.22	0.09	0.11
Home equity lines	0.54	0.30	0.29	0	0
Credit card receivables	0.96	1.30	1.84	1.87	1.77
Commercial and industrial loans	0.38	0.01	0.01	0.01	0.04
All other loans and leases	0.02	0.01	0.01	0.01	0.06
Total managed loans past due 90+ days	0.25	0.16	0.23	0.19	0.21
Total Past Due Managed Assets	1.25	1.25	0.91	0.80	0.84
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	0	0.02	0.04	0.06
Home equity lines	-0.06	-0.01	0.06	0.12	0.17
Credit card receivables	2.23	4.50	4.51	4.35	3.80
Commercial and industrial loans	0.21	0.31	0.17	0.03	0.02
All other loans and leases	0.20	0.46	0.48	0.45	0.36
Net Losses on Managed Assets Percent of Total Managed Assets	0.31	0.64	0.69	0.63	0.52

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	154,750	275,800	612,802	605,439	399,669	-43.89	-60.63
Dividends	154,750	275,800	267,880	187,500	0	-43.89	
Interest	0	0	344,922	417,939	399,669		-100.00
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	154,750	275,800	612,802	605,439	399,669	-43.89	-60.63
Securities gains (losses)	0	0	0	0	0		
Other operating income	3	-43	66	-137	143		-98.38
Total operating income	154,753	275,757	612,868	605,302	399,812	-43.88	-60.65
Operating Expenses							
Personnel expenses	1,193	1,513	2,048	2,232	1,848	-21.15	-42.53
Interest expense	0	0	0	0	0		
Other expenses	1,662	5,796	2,870	1,262	-1,399	-71.33	-89.93
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	2,855	7,309	4,918	3,494	449	-60.94	-84.64
Income (loss) before taxes	151,898	268,448	607,950	601,808	399,363	-43.42	-59.46
Applicable income taxes (credit)	-3,398	-1,279	-4,880	5,798	-7,314		
Extraordinary items					0		
Income before undistributed income of subsidiaries	155,296	269,727	612,830	596,010	406,677	-42.42	-59.52
Equity in undistributed income of subsidiaries	3,751,869	3,693,922	3,250,835	2,854,102	1,954,024	1.57	180.07
Bank subsidiaries	0	0	0	0	0		-100.00
Nonbank subsidiaries	779,115	2,619,923	596,543	413,297	544,127	-70.26	532.83
Subsidiary holding companies	2,972,754	1,073,999	2,654,292	2,440,805	1,409,897	176.79	1527.43
Net income (loss)	3,907,165	3,963,649	3,863,665	3,450,112	2,360,701	-1.43	126.73
Memoranda							
Bank net income	0	0	0	0	0		-100.00
Nonbank net income	933,865	2,895,723	864,423	600,797	544,127	-67.75	658.52
Subsidiary holding company's net income	2,972,754	1,073,999	2,654,292	2,440,805	1,409,897	176.79	1527.43

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0		-100.00
Common and preferred stock		0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		14,466,913	26.25	18,333,048	31.18	15,937,325	30.04	16,228,231	16,160,314	-21.09	22.28
Common and preferred stock		14,466,913	26.25	18,333,048	31.18	15,937,325	30.04	8,232,484	8,164,566	-21.09	221.32
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	7,925,900	7,925,900		-100.00
Other receivables		0	0	0	0	0	0	69,847	69,848		-100.00
Investment in subsidiary holding companies		40,588,583	73.64	40,397,942	68.71	37,038,648	69.82	33,705,316	31,719,914	0.47	49.35
Common and preferred stock		40,588,583	73.64	40,397,942	68.71	37,038,648	69.82	33,705,316	31,719,914	0.47	49.35
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		46,224	0.08	50,756	0.09	56,852	0.11	62,662	66,141	-8.93	-60.18
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		14,745	0.03	12,617	0.02	12,192	0.02	9,394	11,059	16.87	61.96
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		55,116,465	100.00	58,794,363	100.00	53,045,017	100.00	50,005,603	47,957,428	-6.26	40.44
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		269	0	3,178	0.01	2,908	0.01	5,893	1,611	-91.54	-94.92
Balance due to subsidiaries and related institutions		133	0	174	0	43	0	99	95	-23.56	-90.62
Total liabilities		402	0	3,352	0.01	2,951	0.01	5,992	1,706	-88.01	-94.01
Equity Capital		55,116,063	100	58,791,011	99.99	53,042,066	99.99	49,999,611	47,955,722	-6.25	40.46
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		30,917,895	56.10	30,917,895	52.59	30,917,895	58.29	30,917,895	30,917,895	0.00	24.78
Common surplus		2,619,128	4.75	2,619,128	4.45	2,619,128	4.94	2,619,128	2,619,128	0.00	0.29
Retained earnings		27,957,403	50.72	24,550,238	41.76	21,086,589	39.75	17,807,310	14,589,483	13.88	138.76
Accumulated other comprehensive income		-328,363	-0.60	2,453,750	4.17	168,454	0.32	-594,722	-170,784		
Other equity capital components		-6,050,000	-10.98	-1,750,000	-2.98	-1,750,000	-3.30	-750,000	0		
Total liabilities and equity capital		55,116,465	100.00	58,794,363	100.00	53,045,017	100.00	50,005,603	47,957,428	-6.26	40.44
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		-100.00
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		-100.00
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	6.79	11.94	6	7.03	7.29	44	7.42	9.68	17	7.05	10.40	16	5.33	7.61	26
Profitability															
Net income / Average equity capital															
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks															
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income															
Nonbank net income / Parent net income															
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital															
Total debt / Equity capital															
Total debt + notes payable to subs that issued TPS / Equity capital															
Total debt + Loans guaranteed for affiliate / Equity capital															
Total debt / Equity capital – excess over fair value															
Long-term debt / Equity capital															
Short-term debt / Equity capital															
Current portion of long-term debt / Equity capital															
Excess cost over fair value / Equity capital															
Long-term debt / Consolidated long-term debt															
Double Leverage															
Equity investment in subs / Equity capital															
Total investment in subs / Equity capital															
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)															
Equity investment in subs – equity cap / Net income-div (X)															
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends															
Cash from ops + noncash items + op expense / Op expense + dividend															
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends															
Pretax operating income + interest expense / Interest expense															
Pretax op inc + interest expense + trust pref / Interest expense + trust pref															
Dividends + interest from subsidiaries / Interest expense + dividends															
Fees + other income from subsidiaries / Salary + other expenses															
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets															
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries															
To nonbank subsidiaries															
To subsidiary holding companies															
Total															
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries															
Combined thrift assets (reported only by bank holding companies)															
Combined foreign nonbank subsidiary assets															

